

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
15 May 2003 (15.05.2003)

PCT

(10) International Publication Number
WO 2003/039227 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number:
PCT/US2002/025492

(22) International Filing Date: 9 August 2002 (09.08.2002)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/976,443 12 October 2001 (12.10.2001) US

(71) Applicant (*for all designated States except US*): **ACCENTURE LLP** [US/US]; 1661 Page Mill Road, Palo Alto, CA 94304 (US).

(72) Inventors; and

(75) Inventors/Applicants (*for US only*): **SLOAN, Ronald, E.** [CA/CA]; 228 Briar Hill Avenue, Toronto, Ontario M4RIJ2 (CA). **SLUTSKY, Stepen, B.** [CA/CA]; 206 St. George Street, Penthouse B, Toronto, Ontario M5R2N6 (CA).

(74) Agents: **EDWARDS, Glenn, W.** et al.; Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304 (US).

(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

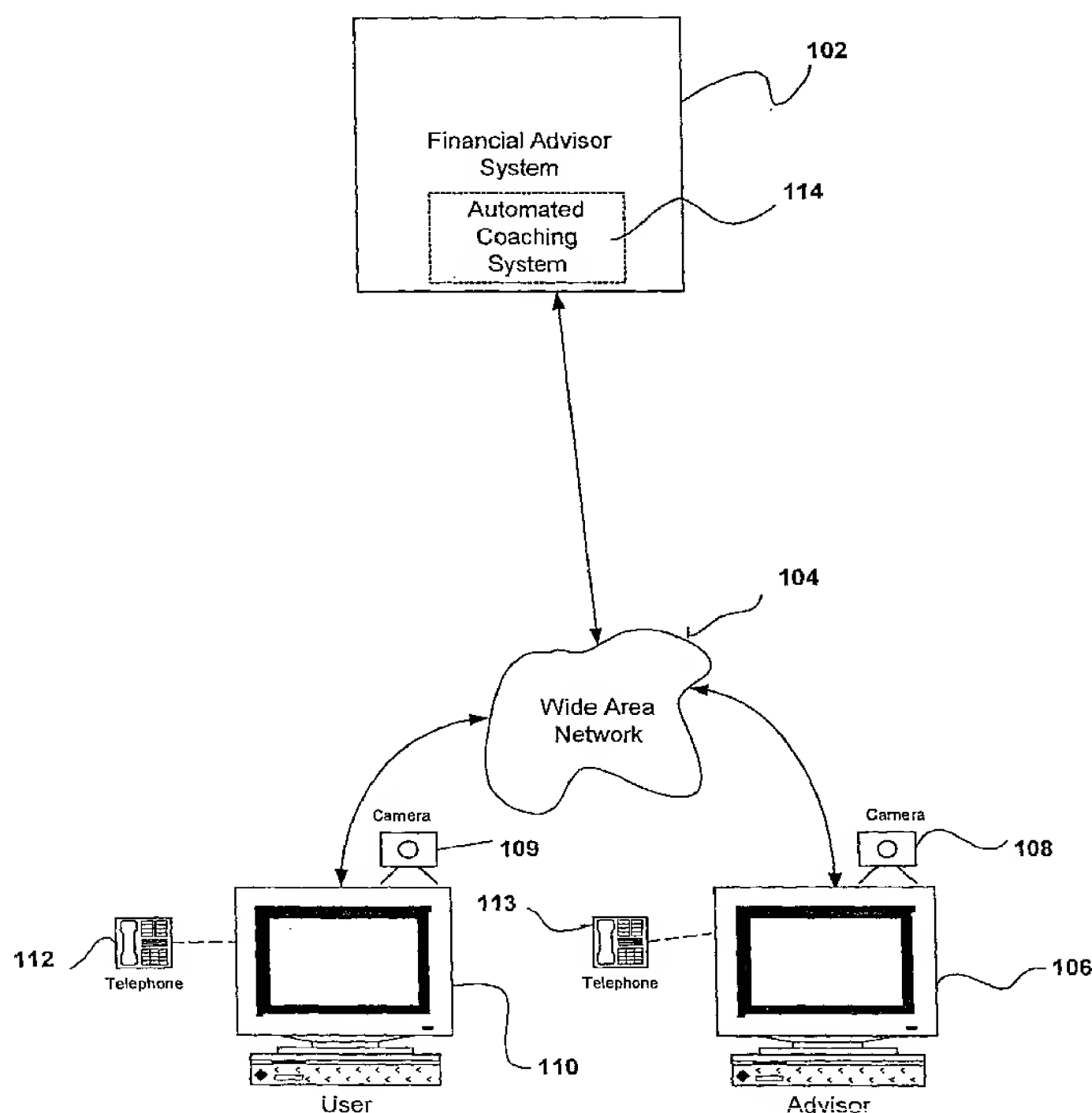
(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

[Continued on next page]

(54) Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM



(57) Abstract: An automated coaching system (114) for financial modeling and counseling (112). The automated coaching system enables a user to analyze the user's investment portfolio and dispense context sensitive automated advice to the user based on the user inputted financial data, preferences, and financial goals. The automated coaching system provides advice to the user in syntactically correct natural language coaching strings and is able to configure and recommend solution and financial products specific to the user's situation. The automated coaching system can analyze an impact of a recommended product on a user's financial model.



(88) Date of publication of the international search report:

12 February 2004

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/25492

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
US CL : 705/36

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
U.S. : 705/36

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,021,397 A 01 February 2000 (01.02.2000), col.7, line 63-col.8, line 50; col.17, line 15-col.18, line 49	1-24

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

11 July 2003 (11.07.2003)

Date of mailing of the international search report

18 AUG 2003

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Facsimile No. (703)305-3230

Authorized officer

Jeffrey Pwu

Telephone No. 703 308-7835